IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT :

THE HONOURABLE MR. JUSTICE C.N.RAMACHANDRAN NAIR

FRIDAY, THE 13TH JULY 2007 / 22ND ASHADHA 1929

WP(C).No. 7445 of 2007(J)

PETITIONER:

P.K.SANKARAN, AGED 50 YEARS,
S/O PULLARKATTIL KUNJUNNI,
KOLAZHI DESOM, THRISSUR TALUK.

BY ADV. SRI.RAJIT
SRI.RANJIT BABU

RESPONDENTS:
---

1. THE CHIEF MANAGER & AUTHORIZED OFFICER,
UNION BANK OF INDIA, UNION BANK BHAVAN,
1ST FLOOR, A.M.ROAD, PERUMBAVOOR.

2. UNION BANK OF INDIA,
MAIN BRANCH, THRISSUR, REPRESENTED BY
THE CHIEF MANAGER.

BY ADV. SRI.A.S.P.KURUP, SC, UBI

THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON 13/07/2007, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

APPENDIX

PETITIONER'S EXHIBITS:

EXT.P1 TRUE COPY OF THE NOTICE DATED 29.9.2006 ISSUED BY THE FIRST RESPONDENT TO THE PETITIONER.

EXT.P2 TRUE COPY OF REPRESENTATION DATED 30.12.2006 FILED BY THE PETITIONER BEFORE THE 2ND RESPONDENT.

EXT.P3 TRUE COPY OF THE REPRESENTATION DATED 15.1.2007 FILED BY THE PETITIONER BEFORE THE 2ND RESPONDENT.

EXT.P4 TRUE COPY OF NOTICE DATED 14.2.2007 ISSUED BY THE 2ND RESPONDENT TO THE PETITIONER

EXT.P5 TRUE COPY OF THE RECEIPTS ISSUED BY THE RESPONDENT-BANK EVIDENCING THE RECEIPT OF THE AMOUNT.

RESPONDENTS' EXHIBITS: NIL.

TRUE COPY

P.S. TO JUDGE.

C.N.RAMACHANDRAN NAIR,J.

W.P.C. NO. 7445 OF 2007

Dated this the 13th day of July, 2007

JUDGMENT

Heard counsel for the petitioner and Sri. A.S.P. Kurup appearing for the respondents. Pursuant to the interim direction dated 6.3.2007, petitioner has already paid Rs. 5 lakhs in instalments. The prayer is for direction to respondents to give a detailed statement of loan account for the petitioner to verify the correctness of interest and other charges debited in his account and the credits given for the payment. Petitioner is entitled to a statement of accounts, and there will be direction to the second respondent to give computerised copy of detailed statement of loan account to the petitioner. If the petitioner points out any mistake in accounts, the second respondent will correct the same. In view of the payment made and since balance is only around Rs. 2 lakhs, and interest thereon, petitioner is granted six equal monthly instalments to clear the balance arrears, first of which will be paid on or before 15.9.2007 and the balance on or before 15th of five succeeding months. However, if petitioner commits default in payment of any instalment,

the instalment facility will stand automatically cancelled and respondents can continue the recovery proceedings.

W.P. is disposed of as above.

(C.N.RAMACHANDRAN NAIR)
Judge